

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Kevin Snyder**  
Debtor(s)

Bankruptcy Case No.: 17-23141-CMB

Chapter: 13  
Docket No.: 63 – 60, 61  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 6/22/2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PRA CI #4 gov as to amount, paid per plan terms, payment to be determined by trustee .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel. Attorney fees paid to no look based on retainer of \$800.00

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: August 27, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Kevin Snyder  
Debtor

Case No. 17-23141-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 27, 2021

User: dsaw  
Form ID: 149

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db	+ Kevin Snyder, 423 Freeport Road, Freeport, PA 16229-1801
cr	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14670743	+ Aes/pheaa-keycon, Po Box 61047, Harrisburg, PA 17106-1047
14670744	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14670746	+ Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14670749	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14670747	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14670758	Clearview Federal Cu, Po Box 1289, Moon Township, PA 15108
14670759	+ Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14706829	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14753393	ECAST SETTLEMENT CORPORATION, PO BOX 29262, New York, NY 10087-9262
14869981	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14670762	Ecu Credit Union, Po Box 4689, Clearwater, FL 33758
15008608	+ Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
15335988	+ Freedom Mortgage Corporation, 10500 Kincaid Dr., Fishers, IN 46037-9764
14682772	+ HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
14670764	Mattress Frm, CscI Dispute Team N8235-04m, Des Moines, IA 50306
14691477	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14750273	+ Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14682786	+ UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14753392	+ eCAST Settlement Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2021 23:23:04	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14670751	+ Email/Text: clientservices@credit-control.com	Aug 27 2021 23:21:00	Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
14670754	+ Email/Text: bk.notifications@jpmchase.com	Aug 27 2021 23:21:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
14670755	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2021 23:22:57	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14670756	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 27 2021 23:21:00	Clearview Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14670757	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 27 2021 23:21:00	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212

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14670760	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 27 2021 23:22:45	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14670786	Email/PDF: DellBKNotifications@resurgent.com	Aug 27 2021 23:22:46	Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
14670761	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2021 23:22:57	Dsnb Macys, Po Box 8218, Mason, OH 45040
14670765	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2021 23:22:47	Mcydsnb, Po Box 8218, Mason, OH 45040
14738357	Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2021 23:22:46	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14738243	Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2021 23:22:46	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14670763	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2021 23:23:07	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14692984	Email/PDF: cbp@onemainfinancial.com	Aug 27 2021 23:22:59	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14670766	+ Email/PDF: cbp@onemainfinancial.com	Aug 27 2021 23:22:49	Onemain, Po Box 1010, Evansville, IN 47706-1010
14670768	+ Email/PDF: cbp@onemainfinancial.com	Aug 27 2021 23:22:50	Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
14670771	Email/Text: Bankruptcy.Notices@pnc.com	Aug 27 2021 23:21:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14670773	Email/Text: Bankruptcy.Notices@pnc.com	Aug 27 2021 23:21:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14976374	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2021 23:22:45	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14708758	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2021 23:22:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14671388	+ Email/PDF: rmscedi@recoverycorp.com	Aug 27 2021 23:22:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15005765	Email/Text: cashiering-administrationservices@flagstar.com	Aug 27 2021 23:21:00	Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
14748438	Email/Text: bnc-quantum@quantum3group.com	Aug 27 2021 23:21:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14670776	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2021 23:22:47	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14670777	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:22:44	Syncb/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
14670778	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:22:49	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14670779	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:22:44	Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14670780	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:22:50	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14670782	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:22:50	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14670783	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:22:50	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005

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14670784 + Email/PDF: Citi.BNC.Correspondence@citi.com

Aug 27 2021 23:22:47

Thd/cbna, Po Box 6497, Sioux Falls, SD  
57117-6497

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank, FSB as servicer for Pingora Loan Se
cr		Pingora Loan Servicing LLC
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14682760	*+	Aes/pheaa-keycon, Po Box 61047, Harrisburg, PA 17106-1047
14670745	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14682761	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14670750	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bk Of Amer, Po Box 982238, El Paso, TX 79998
14682763	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bk Of Amer, Po Box 982238, El Paso, TX 79998
14670748	*+	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14682762	*+	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14670752	*+	Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
14670753	*+	Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
14682764	*+	Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
14682765	*+	Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
14682766	*+	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14682767	*+	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14682768	*+	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14682769	*+	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14682788	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
14682770	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court., Dsnb Macys, Po Box 8218, Mason, OH 45040
14682775	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court., Mcydsnb, Po Box 8218, Mason, OH 45040
14682771	*	Ecu Credit Union, Po Box 4689, Clearwater, FL 33758
14682773	*+	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14682774	*	Mattress Frm, Csl Dispute Team N8235-04m, Des Moines, IA 50306
14670767	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
14682776	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
14670769	*+	Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
14670770	*+	Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
14670772	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14682777	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14670774	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14670775	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14682778	*+	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14682779	*+	Syncb/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
14682780	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14682781	*+	Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14670781	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14682782	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14682783	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14682784	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14682785	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14682787	##+	Upstart Network Inc., 2 Circle Star Way, San Carlos, CA 94070-6200
14670785	##+	Upstart Network Trust, 2 Circle Star Way, San Carlos, CA 94070-6200

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User: dsaw

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Form ID: 149

Total Noticed: 52

TOTAL: 2 Undeliverable, 41 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
Francis Thomas Tarlecki	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@ecf.courtdrive.com ecfmail@mwc-law.com
Lauren Moyer	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@ecf.courtdrive.com
Lawrence W. Willis	on behalf of Debtor Kevin Snyder ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8